



1/23

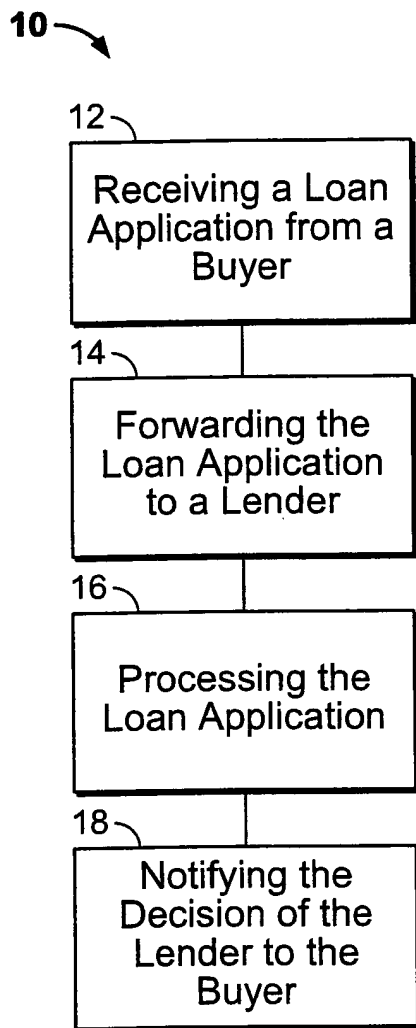


FIG. 1

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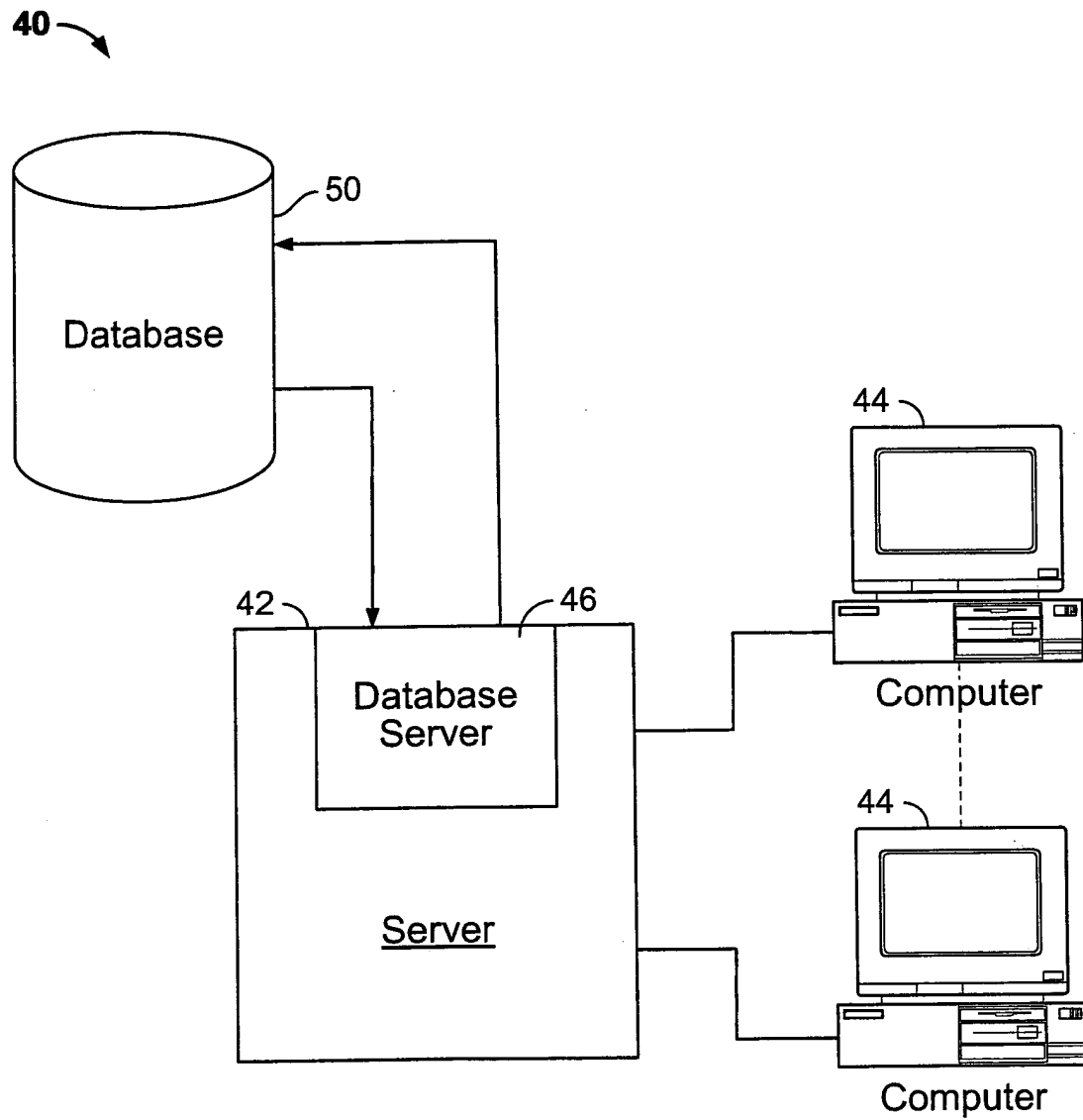


FIG. 2

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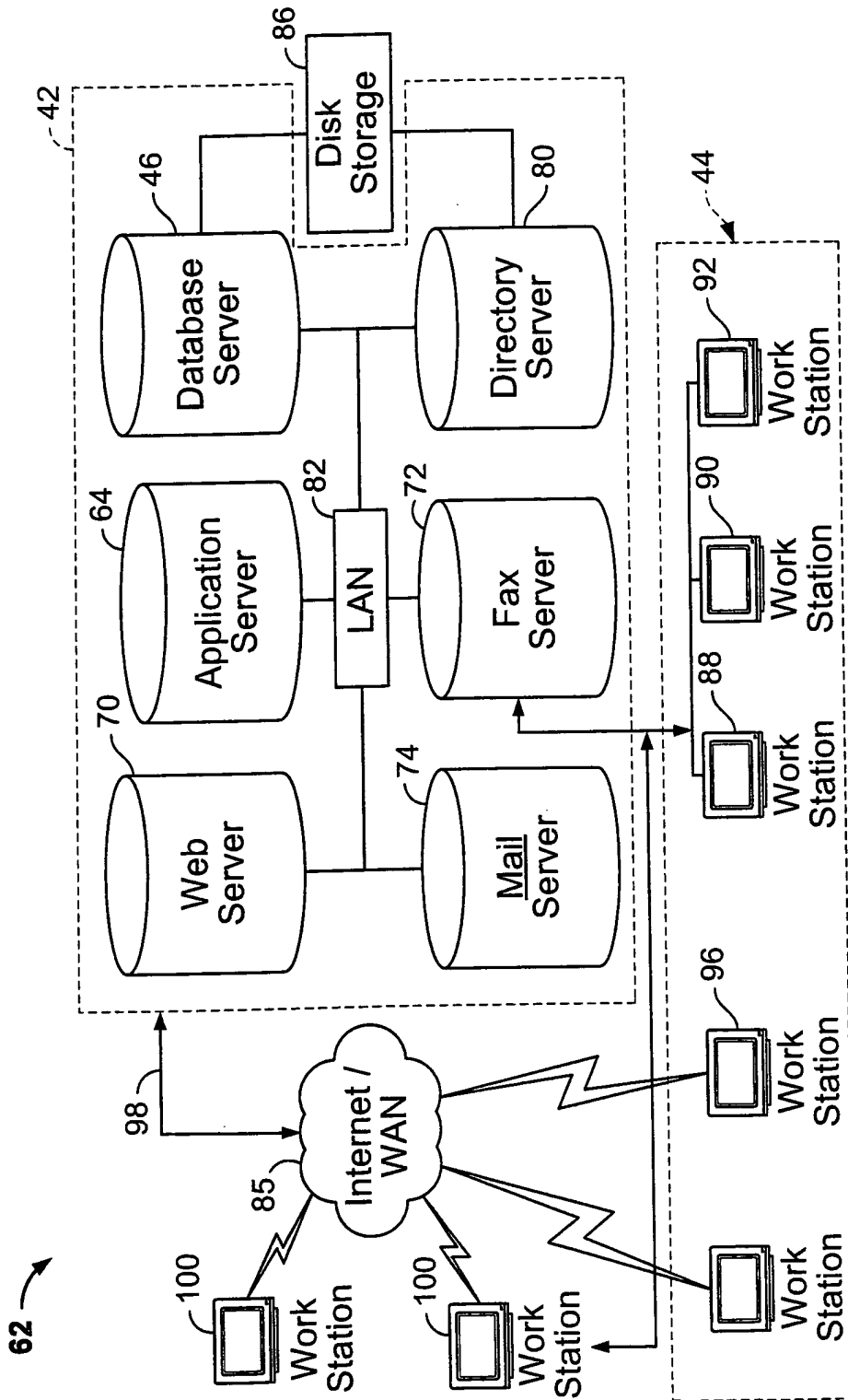


FIG. 3

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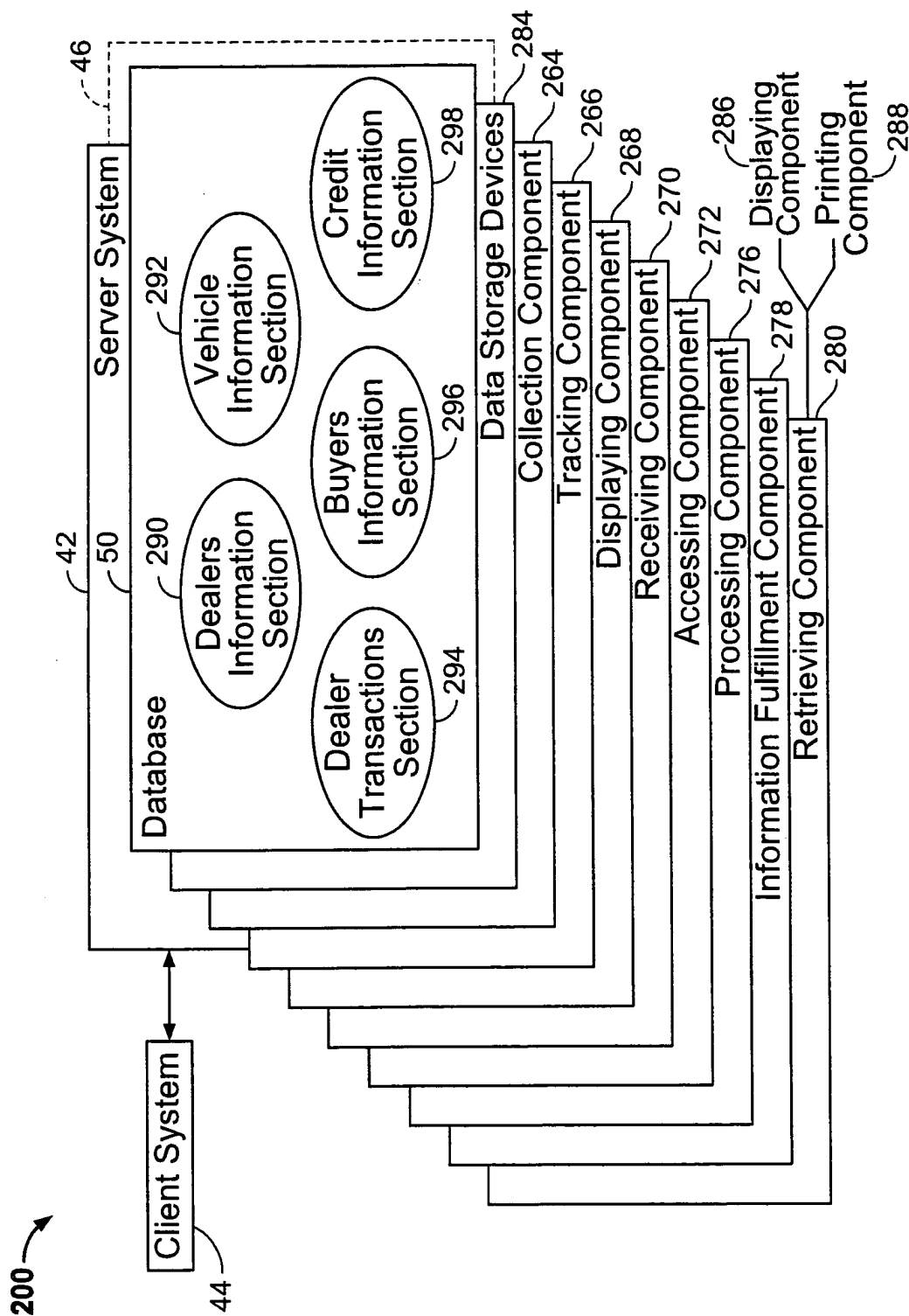


FIG. 4

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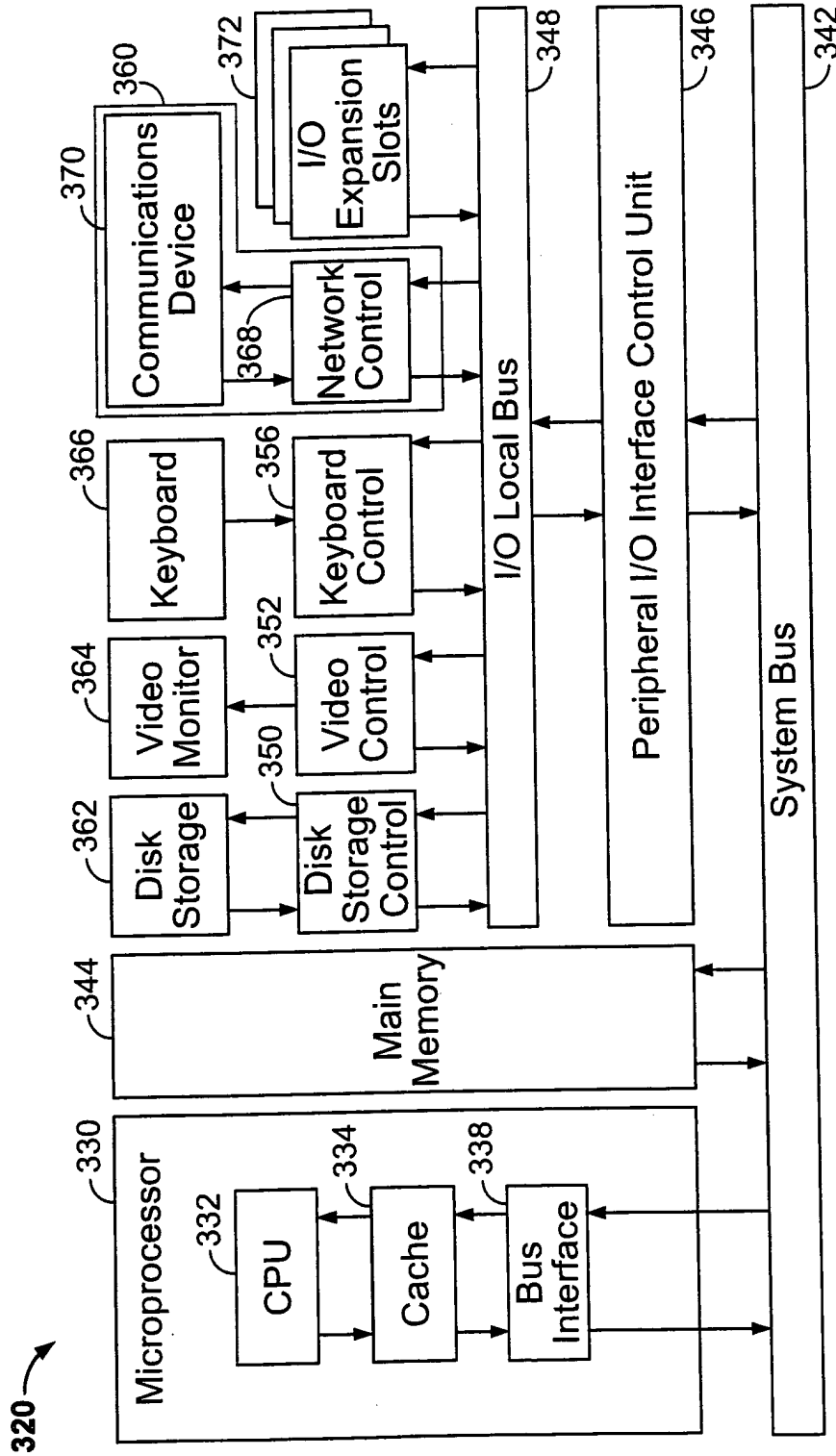


FIG. 5

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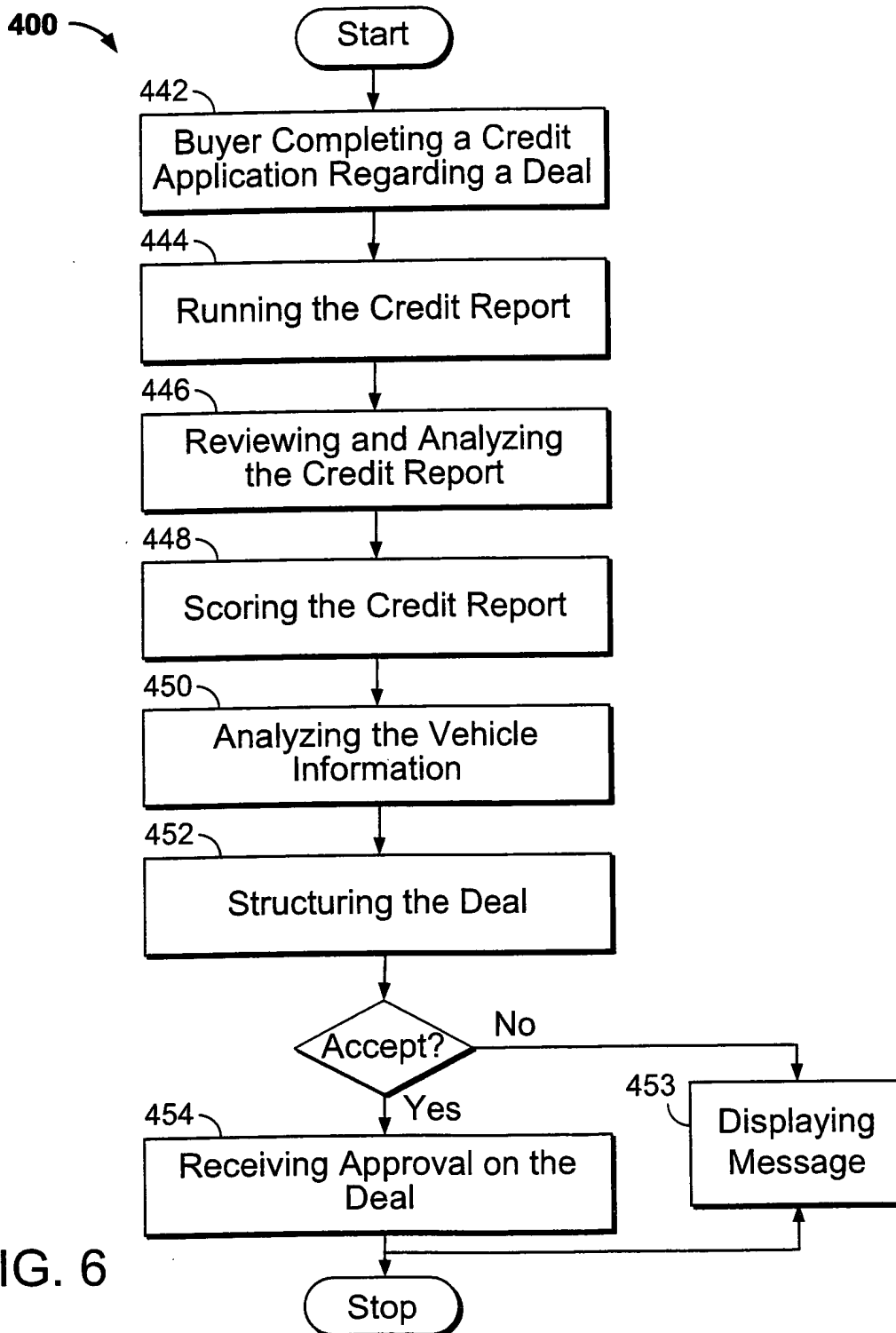


FIG. 6

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<b>FINANCIAL SERVICES</b> 490		Financial Buy Program v3.0.9.7 08/09/2001 01:44 P California Exp:05.23.2001 Email:westlake@nowcom.com Customer Name: 484 Natu J. Patel		Financial 4751 Wilshire Suite 115 Los Angeles CA 90010 Phone: Fax: 482	
<b>Deal Structure</b> Price \$6990.00 Doc Fee \$45.00 + Smog \$58.25 + Sales Tax 8.25% \$584.51 + Service Contract \$0.00 + License \$15.00 = Total \$7692.76 - Trade Allowance \$0.00 + Trade Payoff \$0.00 - Down \$1800.00 + Insurance \$738.00 = Amount Financed \$6630.76 + Finance Charges \$2055.44 Loan Date 8/9/01 Date to 1st Payment 9/8/01 31 Payments of \$280.20 Max Ok To Finance \$7173.00		<b>Vehicle Information</b> Model Year 1992 Blue Book \$4950.00 Mileage 117545 Class 1 Cost \$4600.00 FR Gross \$2390.00 Warranty Cost \$0.00 Vehicle Info Toyota Corolla		<b>Credit Information</b> # Years Credit Bureau 4.7 # Good Credit Items 2 \$ High Good Credit \$500.00 # Derog Credit Items 3 \$ High Derog Credit \$900.00 # of Repo / Auto Loss 0 Prev Bankruptcy NO Cust Owns Home NO Residence Stability # 1.4 # Years on Present Job 1.7 Gross Monthly Income \$1800.00 Rent/Mortgage \$350.00 Family Support Debt \$0.00 Other Monthly Debts \$75.00 Ph/UI/Chkng in Name YES Spouse/Partner Co-X NO Co-Signer NO	
<b>Notes</b> 486		488		492	
<b>Calculation Results</b> Cust Factor 1.88 Westlake Discount \$875.00 Dealer Gross \$1415.00 Acquisition Fee \$100.00 Net Check to Dealer \$4917.76 APR 21.37%		<b>Deal Approval</b> Structure OK YES Amt Fin OK YES			
** Approval based on verification of above information and receipt of required Slips					

FIG. 7

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**Westlake Financial Services**  
Dealer Contract Checklist

Dealer\_\_\_\_\_

Today's Date\_\_\_\_\_

Customer\_\_\_\_\_

Contract Date\_\_\_\_\_

First Pmt Due\_\_\_\_\_

(send if due within 10 days)

From Dealer:

1. ☐ Complete, Signed Original Credit Application (Including COMPLETE Landlord and Bank Account Information)
2. ☐ Motor Vehicle Contract and Security Agreement-Original and Assignment Copy (Signed Front And Back by Dealer)
3. ☐ Book sheet
4. ☐ WESTLAKE Guarantee of Title
5. ☐ Verification of Insurance Showing Westlake as Lienholder (UIC Certificate of Insurance or Endorsement Add-On from Admitted Carriers only-NO DEALER-PROCURED OR ASSISTED BINDERS!)
6. ☐ Copy of Agreement to Furnish Insurance (Complete with Agent's Name, Phone Number and Policy Number)
7. ☐ Copy of Service Contract (if Applicable)
8. ☐ Copy of Credit Bureau Report
9. ☐ Copy of Westlake Buy Program (Showing "YES" / "YES")
10. ☐ Copy of Cosigner Agreement (if Applicable)
11. ☐ Copy of Spanish Translation Contract (if Applicable)
12. ☐ Copy of Report of Sale (ROS)
13. ☐ Copy of DMV Form 262 (Odometer Statement / Bill of Sale)
14. ☐ Copy of Smog-Pass Printout
15. ☐ Copy of Validated Registration (if Applicable; Westlake as Lienholder)
16. ☐ Copy of dealership cash receipt for down payment (signed by customer and dealer)

FIG. 8

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**Westlake Financial Services**  
Dealer Contract Checklist

Dealer \_\_\_\_\_

Today's Date \_\_\_\_\_

Customer \_\_\_\_\_

Contract Date \_\_\_\_\_

**From Customer:**1. ☐ PROOF OF INCOME**Salaried Employees:**

Current Paystub which shows YTD earnings. Paystub MUST be dated no more than 30 days prior to contract date. If no YTD, then must provide 4 consecutive paystubs. If no paystub, then provide letter from employer on company letterhead (company must be listed in phone book).

**Self-Employed:**

Last 3 months Bank Statements

2. ☐ PROOF OF HOUSING**Renter:**

FULL information, including name, address and phone number, on the Property Owner or Manager where customer lives.

**Owner:**

Copy of most recent mortgage statement.

3. ☐ PROOF OF RESIDENCE

Mail addressed to customer at contract address, postmarked no more than 30 days prior to contract date. If this is a bill, please send a copy of the BILL, not the envelope.

4. ☐ PHONE BILL

Copy of ALL pages; bill dated no more than 30 days prior to contract date.

5. ☐ WESTLAKE REFERENCE SHEET

10 references in total, 4 direct family, 6 other.

6. ☐ DRIVER'S LICENSE

Must be current and valid in state issued. NO International/Foreign Licenses.

7. ☐ PROOF OF SOCIAL SECURITY NUMBER

Copy of Social Security Card or Printed Document showing SSN.

FIG. 9

10/23

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**Vestlake Financial Services**  
Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS  
OF LOCATION

Applicant Name \_\_\_\_\_

## 1. FATHER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 2. MOTHER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

3. OTHER GARAGING ADDRESS  
(If different from address on credit  
application)

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 4. CONTACT INFO

Pager # \_\_\_\_\_

Cell # \_\_\_\_\_

Voice Mail \_\_\_\_\_

E-Mail \_\_\_\_\_

## 5. BROTHER/SISTER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 6. BROTHER/SISTER

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 7. OTHER RELATIVE

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 8. OTHER RELATIVE

Name \_\_\_\_\_

Address \_\_\_\_\_

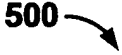
City \_\_\_\_\_

Phone \_\_\_\_\_

FIG. 10

11/23

500



**vestlake Financial Services**  
Reference List

MUST COMPLETE ALL REFERENCES-REGARDLESS  
OF LOCATION

## 9. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 10. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 11. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 12. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 13. FRIEND

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

## 14. LANDLORD

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

Phone \_\_\_\_\_

FIG. 11

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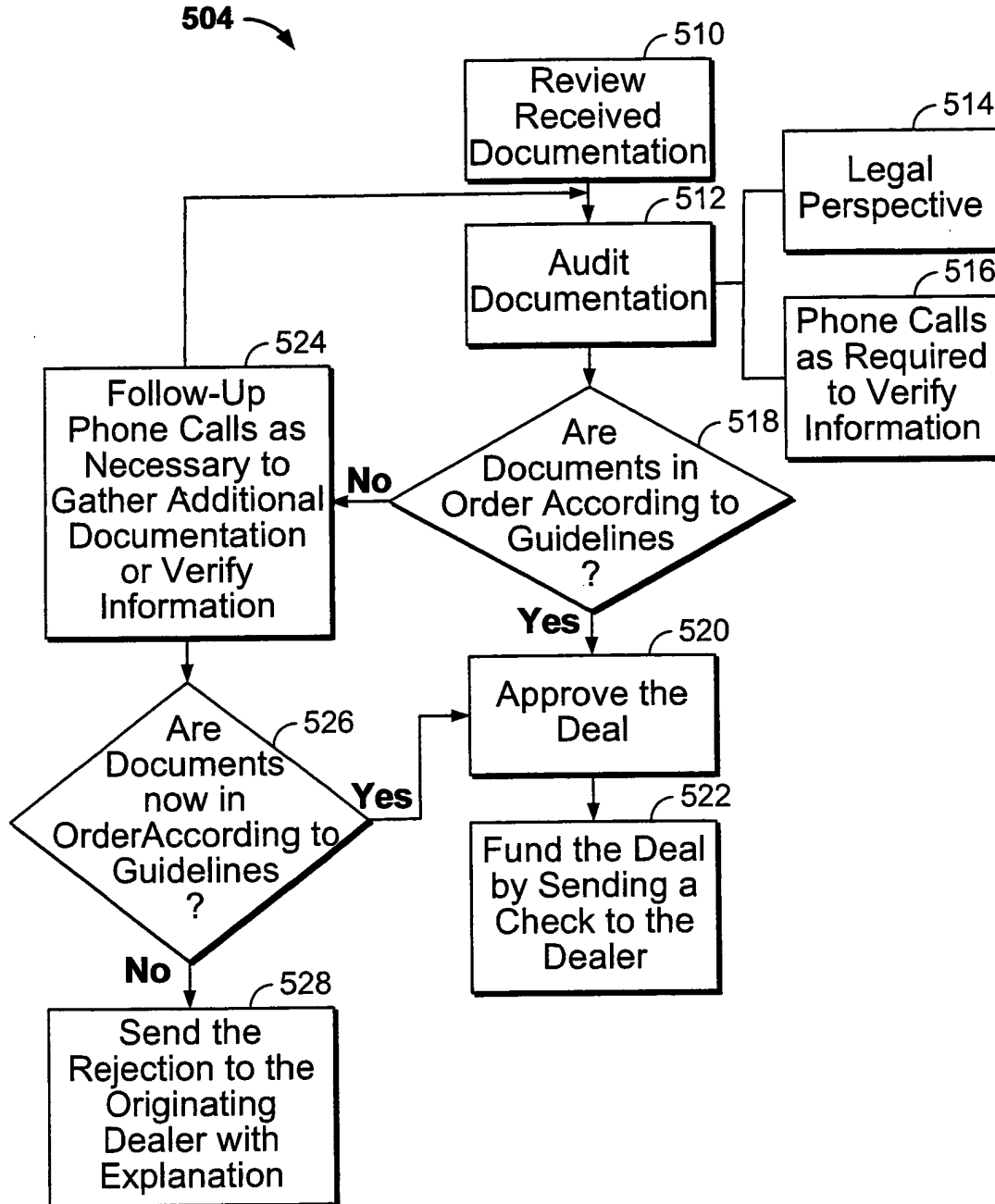


FIG. 12

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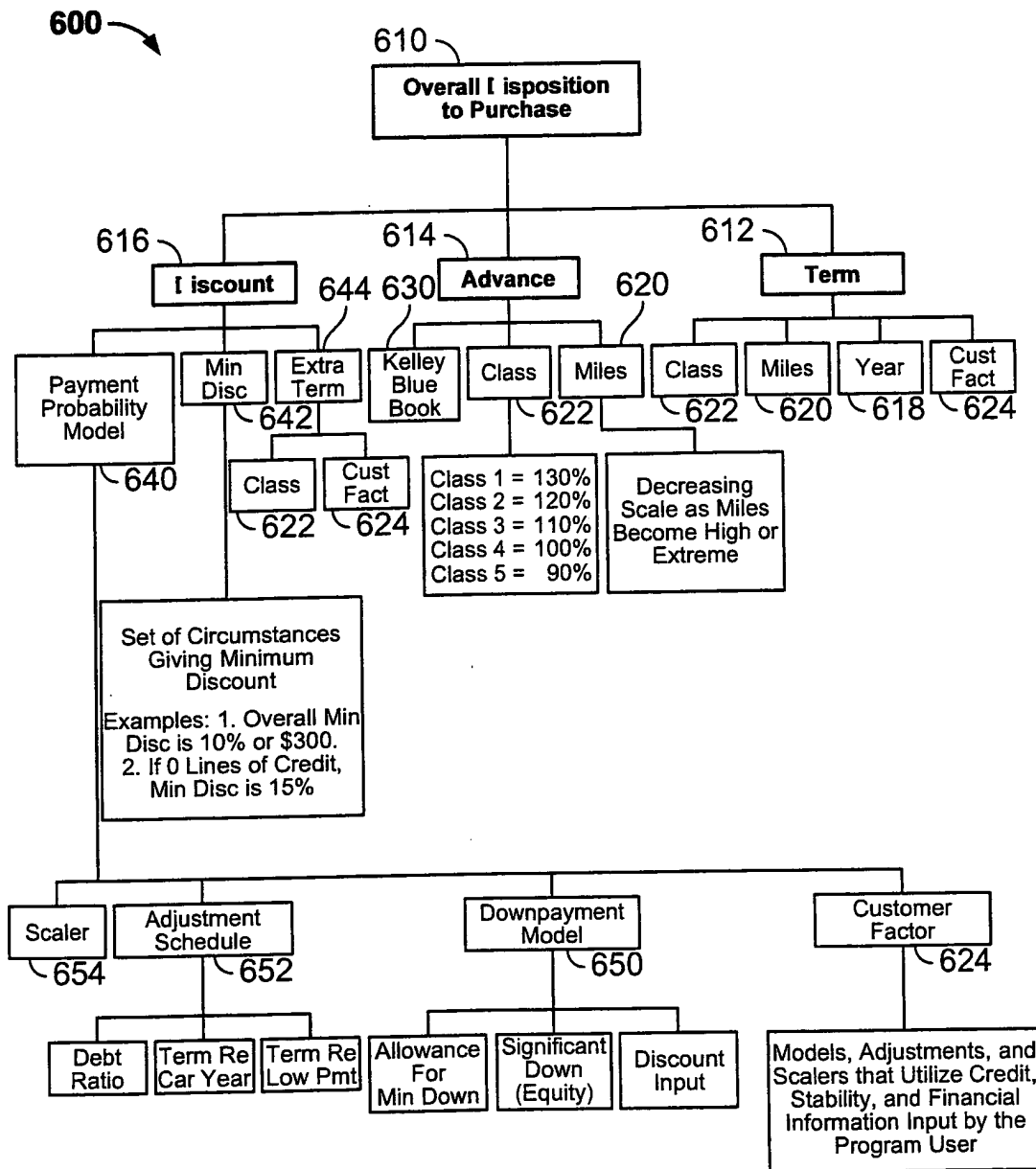


FIG. 13

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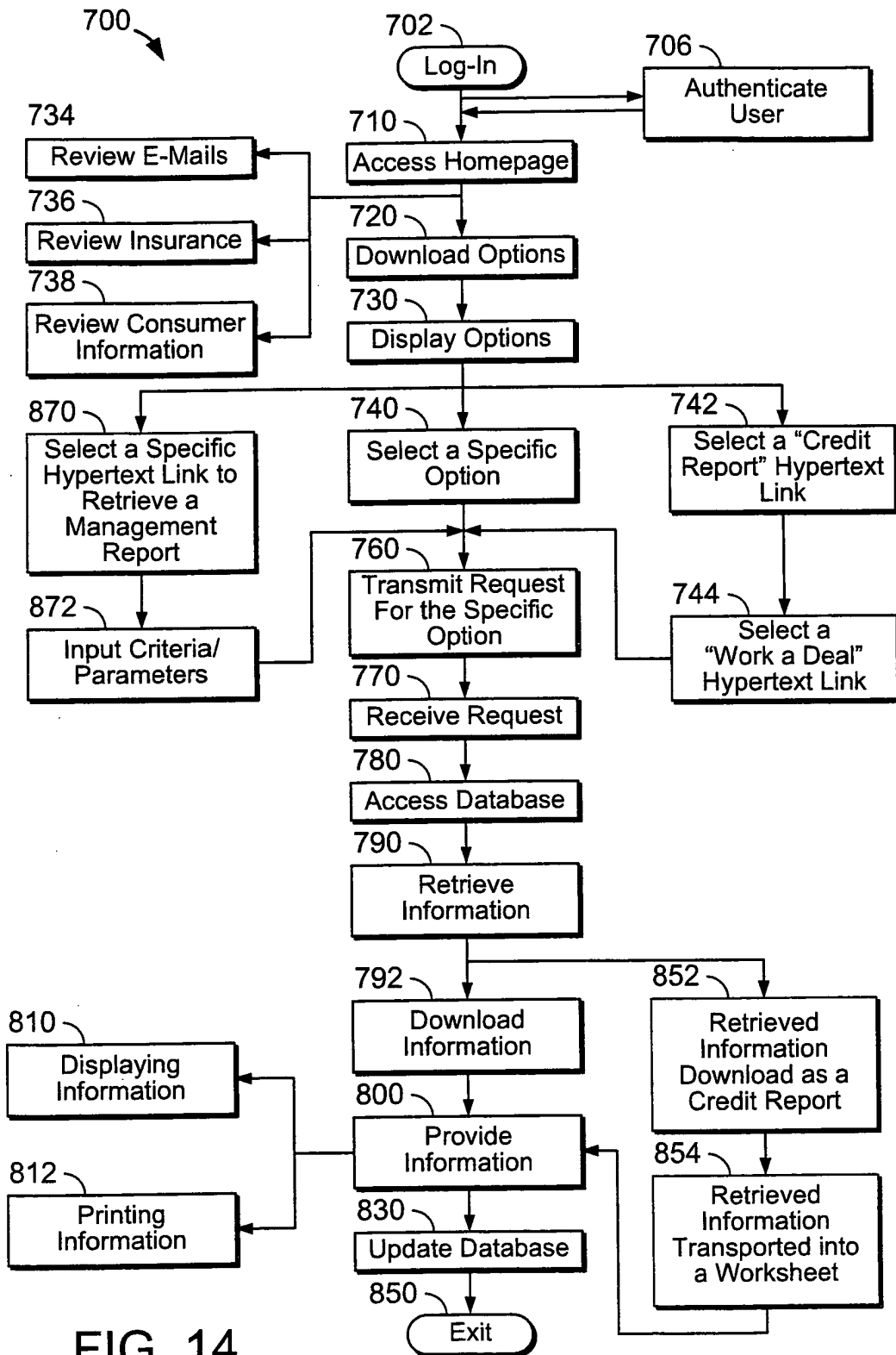


FIG. 14

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900 →

Dealercenter.net - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back Forward Stop Reload Search History Favorites Go Links

Address http://creditparsing.westlakefinancial.com/login.asp

Y! Search Messenger My Yahoo Yahoo Finance Yahoo Mail News Shopping Entertainment Travel

Westlake DEALER CENTER

Westlake Deal

Email Credit Report

Already a member?  
Please enter Username and Password

⊕ Login

Username: 924  
Password: 926

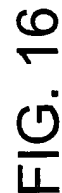
UserName and Password are case-sensitive

Login 928 Cancel

Login About Us Become a Member Help Home Insurance

FIG. 15

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**FIG. 16**

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1000

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back Forward Stop Search History Favorites

Address http://credipersing.westlakefinancial.com/opframeindex.asp?bureau=XP&Lst=1&link=bpile=TX&custName=EDOIE\_CLAURE&reportNo=205378

Search Messenger Bookmarks My Yahoo! Yahoo Finance Yahoo Mail News Shopping Entertainment Help

Logout About Us Become a Member Help Home

Insurance Admin

Westlake DEALER CENTER

Run BP PAGE 1 P@TTY

Print Report 1002 1004

SS: Financial  
YOB: RPTD 03/01 TO 04/01

RPTD: 3-01 TO 4-01 V  
LAST SUB: 1218044

----- SCORE SUMMARY -----  
EXPERIAN/FAIR, ISAAC SCORE NOT AVAILABLE.

----- INQUIRES -----  
Capital ONE 04-11-01 1218044 BC  
American Express 04-06-01 7400060 NZ  
Westlake Financial SVC 03-20-01 3521779 FP  
Assoc. National Bank CC 03-05-01 3270173 BC

END - EXPERIAN

DIRECT CHECK

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
7400060	American Express		BYMAILONLY 4315 S 2700 W	Salt Lake C	UT	84184
3270173	Assoc. National Bank		BYMAILONLY P O BOX 15687	Wilmington	DE	19886
3218044	Capital ONE		BYMAILONLY P O BOX 28625	Richmond	VA	23261
3521779	Westlake Financial	323.692.8800	4751 Wilshire Blvd	Los Angeles	CA	90010

END - EXPERIAN DIRECT CHECK

Run BP Print Report

FIG. 17

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1020 Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back Forward Stop Search History Favorites

Address http://creditparsing.westlakefinancial.com/ExceptionAgent.asp?File=Tx&CustomerName=EDOIE\_CLAURE&reportNumber=2053768&dealNumber=11514 Go Links

Search Messenger My Yahoo! Yahoo! Finance Yahoo! Mail News Shopping Entertainment Travel

DEALER CENTER

Westlake Deal

Email Credit Report

Login About Us Become a Member Help Home

Insurance Admin

Customer Name: Deal #: 11614

Dealer Input Customer Information

# Yrs on Present Job: 1.7 Ph/Util/Chkng Yes

Gross Monthly Income: 1800 Spices: Prior Co.x: No

Rent Mortgage: 0 Other Co.x: No

Auto Parsed Information

# Years Credit: 0.42 No

# Good Credit Items: 0 Cust Owns Home: 0

# High Good Credit: 0 Other Monthly Debt: 0

# Derog Credit Items: 0 Family Support Debt: 0

# High Derog Credit: 0 # of Repo/Auto Loss: 0

Prev Bankruptcy: 1034 No

1022 1024 1026 1028 1030 1032 1036

1038 Next

FIG. 18

19/23

1050

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back v v v Search Favorites History http://creditparsing.westlakefinancial.com/opclasses/ca\_updatestruc.asp?msagent=i&custName=EDJOIE\_CLAURE&reportNo=205378 Go Links

Address http://creditparsing.westlakefinancial.com/opclasses/ca\_updatestruc.asp?msagent=i&custName=EDJOIE\_CLAURE&reportNo=205378

Search Messenger My Yahoo Westlake DEALER CENTER Finance Yahoo Mail News Shopping Entertainment Travel

Logout About Us Become a Member Help Home

Insurance Admin

Customer name: Deal #: 11514

Price: \$6995 DOC: \$23 Smog: \$0 State Tax: 20 Loan Date: \$0 \$0.00 Date to 1st Pay: \$0 Front Gross: \$0 Finance Charges: \$1800 Amount Financed: \$298.65 MAX OK TO FIM: 8.93 Westlake Discount \$835.00 Acquisition Fee \$4,675.00 APR

Cust Factor: Dealer Gross Net Check to Dealer

Model Year: 1992 Blue Book: \$4950 Mileage: \$1,405.00 Cost: \$1,939.25 Class: \$2,395.00 \$6,861.25 \$6,436.00

1052 1054

1660 Structure OK \$100.00 Amount Financed OK 21.41%

Amount financed in excess of max allowed by: \$ 227  
You need to put down 227 dollars more.

Compute 1058 Save Deal Show Deal

1056

FIG. 19

1090

1104-

1100

FIG. 20

1150

**FIG. 21**

**FIG. 21**

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1170

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Back v Search Favorites History http://creditparsing.westlakefinancial.com/oplist/SavedProfile.asp?link=

Address http://creditparsing.westlakefinancial.com/oplist/SavedProfile.asp?link=

Search Messenger My Yahoo Yahoo Finance Yahoo! Mail News Shopping Entertainment Travel

Westlake DEALER CENTER

Logout About Us Become a Member Help Home

Insurance

Westlake Deal

Credit Report

Email

1174

1172

1176

Query

SSN #

Last Name:

From: 7/28/2001 To: 8/4/2001

click on the numbers to navigate through pages..

1

DEAL #	REPORT #	SOCIAL SECURITY #	CUSTOMER NAME	VIEW REPORT
10759	204768	558-XX-4329	NICK NIMMER	VIEW REPORT

FIG. 22

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1200

Welcome to Homepage - Microsoft Internet Explorer provided by EarthLink

File Edit View Favorites Tools Help

Search Messenger My Yahoo! Yahoo! Finance Yahoo! Mail News Shopping Entertainment Travel

Logout About Us Become a Member Help Home

Insurance Admin

Westlake Deal

1202 Run BP Print Deal 1204

DEALER CENTER

Deal Sheet

CUSTOMER NAME: NICK NIMM  
 DEAL STRUCTURE

Price	\$6,750.00	Doc Fee	\$10.00
License Fee	\$23.00	Smog Fee	\$20.00
Warranty	\$0.00	Warranty Cost	\$0.00
Tax Rate	20.00	Sales Tax	\$1,356.00
Loan Date	7/30/2001	Date to First Pay	8/29/2001
Trade Payoff	\$0.00	Trade Allowance	\$0.00
Cash Down	\$1,800.00	Insurance	\$0.00
Term	30	Premium	\$275.91
Front Gross	\$2,150.00	Finance Charge	\$1,916.05
Amount Financed	\$6,367.25	Max.Amt to Fin	\$6,435.00

1206

CREDIT INFORMATION

Years Credit	5	# Year on Present	17
Bad Credit	7	Job	
# Good Credit		Gross Monthly	\$1,800.00
Items		Income	
\$High Good	\$66,950.00	Rent/Mortgage	\$0.00
#Derog Credit	8	Family Support	\$0.00
\$High Derog	\$71,141.00	Debt	
# of Repo/Auto	1	Other Monthly Debt	\$175.00
Loss		Phy/UI/Chkng In	YES
Prev Bankruptcy	NO	Name	
# Residence	0.5	Cust Owns Home	NO
Stability			

1208

VEHICLE INFO

Year	1992	Book	\$4950
Miles	117545	Class	1
Cost	\$4,600.00		

1210

RESULT

Customer Factor	1.74	Westlake Discount	\$1,130.00
APR	21.41%	Dealer Gross	\$920.00
Acquisition Fee	\$100.00	Structure Ok	YES
Net Check To	\$5,137.25	Amt Fin Ok	YES

1212

FIG. 23